

Information to identify the case:

Debtor 1	Dawan Harley	Social Security number or ITIN xxx-xx-7124
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-35913-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawan Harley

6/13/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Dawan Harley
Debtor

Case No. 17-35913-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 46

Date Rcvd: Jun 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2019.

db +Dawan Harley, 131 Beach Street, East Orange, NJ 07018-3031
aty +C. Tiffanie Eagan, 121 Monmouth St, Red Bank, NJ 07701-1110
cr +LNV Corporation, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
r +RE/Max Imperial, 684 Holmdel Rd., Hazlet, NJ 07730-1439
r +Re/Max 1st Advantage, 170 Inman Avenue, Colonia, NJ 07067-1822
517284580 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026
517252562 +Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886-1359
517252563 +Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
517252567 ++FIRST JERSEY CREDIT UNION, ONE CORPORATE DRIVE, WAYNE NJ 07470-3112
(address filed with court: First Jersey Cu, 245 Diamond Bridge Ave, Hawthorne, NJ 07506)
517369280 LNV Corporation, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
517252574 MGC Mortgage, Inc, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
517369234 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517252575 +Midland Mortgage, P.O. Box 26648, Oklahoma City, OK 73126-0648
517252576 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 14 2019 00:57:41 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 14 2019 00:57:36 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517252556 EDI: BANKAMER.COM Jun 14 2019 04:18:00 Bank of America, PO Box 31785,
Tampa, FL 33631-3785
517252560 EDI: CAPITALONE.COM Jun 14 2019 04:18:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
517252559 +EDI: CAPITALONE.COM Jun 14 2019 04:18:00 Capital One, Po Box 26625,
Richmond, VA 23261-6625
517252558 +EDI: CAPITALONE.COM Jun 14 2019 04:18:00 Capital One, Po Box 30281,
Salt Lake City, UT 84130-0281
517252557 +EDI: CAPITALONE.COM Jun 14 2019 04:18:00 Capital One, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3438
517252564 +EDI: RCSFNBMARIN.COM Jun 14 2019 04:18:00 Credit One Bank Na, Po Box 98872,
Las Vegas, NV 89193-8872
517271064 EDI: DISCOVER.COM Jun 14 2019 04:18:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
517252565 +EDI: DISCOVER.COM Jun 14 2019 04:18:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
517252568 +E-mail/Text: bankruptcy@huntington.com Jun 14 2019 00:57:33 Huntington National Ba,
7 Easton Oval # Ea5w29, Columbus, OH 43219-6060
517252570 EDI: IRS.COM Jun 14 2019 04:18:00 Internal Revenue Service, 44 South Clinton Ave,
Trenton, NJ 08601
517252572 EDI: JEFFERSONCAP.COM Jun 14 2019 04:13:00 Jefferson Capital Syst, 16 Mcleland Rd,
Saint Cloud, MN 56303
517309753 EDI: JEFFERSONCAP.COM Jun 14 2019 04:13:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
517252573 +E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Jun 14 2019 00:58:51
Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517276082 +EDI: MID8.COM Jun 14 2019 04:18:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
517334856 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC,
C/O Dell Financial Services, LLC, POB 41067, Norfolk VA 23541
517340086 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC,
c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517340085 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC,
c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517329882 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,
POB 41067, Norfolk VA 23541
517252578 +EDI: SEARS.COM Jun 14 2019 04:18:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
517252577 +EDI: SEARS.COM Jun 14 2019 04:18:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
517252579 +EDI: RMSC.COM Jun 14 2019 04:18:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
517252580 +EDI: RMSC.COM Jun 14 2019 04:18:00 Syncb/car Care Mein&ma, 4125 Windward Plz,
Alpharetta, GA 30005-8738
517252581 EDI: RMSC.COM Jun 14 2019 04:18:00 Syncb/walmart, Po Box 965024, El Paso, TX 79998
517257163 +EDI: RMSC.COM Jun 14 2019 04:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517252582 +EDI: CITICORP.COM Jun 14 2019 04:18:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
517262340 +E-mail/Text: bankruptcy@huntington.com Jun 14 2019 00:57:33 The Huntington National Bank,
P O Box 89424, Cleveland OH 44101-6424
517252583 E-mail/Text: birminghamtops@sba.gov Jun 14 2019 00:58:06 U.S. Small Business Administration,
PO Box 740192, Atlanta, GA 30374-0192
517354447 +E-mail/Text: birminghamtops@sba.gov Jun 14 2019 00:58:06 U.S. Small Business Administration,
801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 46

Date Rcvd: Jun 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517252584 +EDI: RCSDELL.COM Jun 14 2019 04:18:00 Webbank/dfs, Po Box 81607, Austin, TX 78708-1607
517252585 +EDI: BLUESTEM Jun 14 2019 04:19:00 Webbank/fingerhut, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517252561 CFI Resorts Management
517252566* +Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
517252571* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Services, P.O. Box 9052,
Andover, MA 01810-9052)
517252569* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517276116* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTALS: 1, * 4, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ++ were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com
Robert P. Saltzman on behalf of Creditor LNV Corporation dnj@pbslaw.org
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh on behalf of Debtor Dawan Harley yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
TOTAL: 7